

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
Klein, Robert § Case No. 17-13555  
§  
§  
Debtors(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/28/2017. The undersigned trustee was appointed on 04/28/2017.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 20,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative Expenses	750.00
Bank Service Fees	46.70
Other Payments to Creditors	0.00
Non-Estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the Debtor	0.00
Other Payments to Debtor	0.00

Leaving a balance on hand of <sup>1</sup> \$ 19,203.30

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/07/2017 and the deadline for filing governmental claims was 10/25/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$2,258.21. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$2,258.21, for a total compensation of \$2,258.21. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$33.25 for total expenses of \$33.25

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 01/16/2018

By : /s/ Elizabeth C. Berg  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 17-13555

Case Name: Klein, Robert

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg

Date Filed (f) or Converted (c): 04/28/2017 (f)

341(a) Meeting Date: 06/05/2017

Claims Bar Date: 09/07/2017

For Period Ending: 01/16/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 511 W. Thornwood Dr.	320,000.00	20,500.00		17,993.43	FA
2. 431 Addison	85,000.00	0.00	OA	0.00	FA
3. 396 McClure Ave	150,000.00	0.00	OA	0.00	FA
4. Necessary Wearing Apparel	500.00	0.00		0.00	FA
5. Wedding ring	200.00	0.00		0.00	FA
6. Cash	300.00	0.00		0.00	FA
7. Checking, savings at Chase	500.00	0.00		0.00	FA
8. Checking Checking at Fifth Third Bank for rental properties	500.00	500.00		500.00	FA
9. Checking Checking at Kane County Teachers Credit Union	187.67	187.67		187.67	FA
10. Money Market Chase Bank	150.00	150.00		150.00	FA
11. RJK LTD - Law Office %	0.00	0.00		0.00	FA
12. SEP IRA	117,148.22	0.00		0.00	FA
13. 2012 Chrysler 300c	14,500.00	1,330.00		1,168.90	FA
14. 2001 Toyota Landcruiser	5,500.00	0.00		0.00	FA
15. 1/2 interest in Furniture, Furnishings and Supplies	750.00	0.00		0.00	FA
16. Television, misc electronics	300.00	0.00		0.00	FA
17. Sports Jerseys	350.00	0.00		0.00	FA

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<b>TOTALS (Excluding Unknown Values)</b>	695,885.89	22,667.67		20,000.00	0.00

Re Prop. #1 Sold back to Debtor per order 7/21/17 [dkt 31]  
 Re Prop. #2 Abandoned per order 7/21/17 [dkt 32]  
 Re Prop. #3 Abandoned per order 7/21/17 [dkt 32]  
 Re Prop. #8 Sold back to Debtor per order 7/21/17 [dkt 31]  
 Re Prop. #9 Sold back to Debtor per order 7/21/17 [dkt 31]  
 Re Prop. #10 Sold back to Debtor per order 7/21/17 [dkt 31]  
 Re Prop. #13 Sold back to Debtor per order 7/21/17 [dkt 31]

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

December 28, 2017: Trustee reviewed and verified claims; Trustee prepared her TFR.

September 30, 2017: Trustee collected sales proceeds. Following expiration of the governmental bar date on 10/25/17, Trustee will review claims and prepare her TFR.

July 3, 2017: Trustee sold interest in real and personal property back to Debtor for \$20,000.

Initial Projected Date of Final Report(TFR) : 12/31/2017

Current Projected Date of Final Report(TFR) : 12/31/2017

Trustee's Signature

/s/Elizabeth C Berg

Date: 01/16/2018

Elizabeth C Berg  
 20 N. Clark St., Suite 200  
 Chicago, IL 60602  
 Phone : (312) 726-8150

Case No: 17-13555

Case Name: Klein, Robert

Taxpayer ID No: \*\*-\*\*7683

For Period Ending: 1/16/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5294 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4	5	6	7	
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
*06/27/2017		Robert Klein 511 W. Thornwood Drove South Elgin, IL 60177	Sale of Non-Exempt Assets to Debtor (check returned NSF and replaced by check dated 7/14/17)	1110-003	20,000.00		20,000.00
07/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	19,985.00
07/05/2017		Texas Capital Bank	Bank Service Fee Refund	2600-000		(15.00)	20,000.00
07/05/2017		Texas Capital Bank	Bank Service Fee Refund	2600-000		(5.00)	20,005.00
07/05/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		5.00	20,000.00
07/14/2017	[1]  [13]  [8]	Robert Klein 511 W. Thornwood Drove South Elgin, IL 60177	Sale of Non-Exempt Assets to Debtor per order 7/21/17 [dkt 31]  Equity in 511 W. Thornwood Dr. 17,993.43 1110-000 Equity in 2012 Chrysler 300c 1,168.90 1129-000 Equity in Checking Checking at Fifth Third Bank for rental properties 500.00 1129-000		20,000.00		40,000.00
				Page Subtotals	40,000.00	0.00	

Case No: 17-13555

Case Name: Klein, Robert

Taxpayer ID No: \*\*-\*\*7683

For Period Ending: 1/16/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5294 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4	5	6	7	
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
	[10]  [9]		Equity in Money Market Chase Bank Equity in Kane County Credit Union Account	150.00 187.67	1129-000 1129-000		
*07/14/2017		Robert Klein 511 W. Thornwood Drove South Elgin, IL 60177	Sale of Non-Exempt Assets to Debtor (check returned NSF and replaced by check dated 7/14/17)	1110-003	(20,000.00)		20,000.00
07/26/2017	51001	Marina Treviso 507 Westwood Drive Wheaton, IL 60187	Consulting Fee Allowed per Court Order dated July 21, 2017 [dkt 33]	3731-000		750.00	19,250.00
08/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		19.83	19,230.17
09/05/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		26.87	19,203.30

Page Subtotals 0.00 796.70

COLUMN TOTALS	20,000.00	796.70
Less: Bank Transfer/CD's	0.00	0.00
<b>SUBTOTALS</b>	<b>20,000.00</b>	<b>796.70</b>
Less: Payments to Debtors		0.00
<b>Net</b>	<b>20,000.00</b>	<b>796.70</b>

Case No: 17-13555

Case Name: Klein, Robert

Taxpayer ID No: \*\*-\*\*\*7683

For Period Ending: 1/16/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5294 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4	5	6	7	
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
All Accounts Gross Receipts:		20,000.00	TOTAL-ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
All Accounts Gross Disbursements:		796.70	*****5294 Checking Account		20,000.00	796.70	
All Accounts Net:		19,203.30	Net Totals		20,000.00	796.70	19,203.30

CLAIMS REGISTER

EXHIBIT C Page 1

Claim No.	Creditor	UTC	PAY SEQ.	Allowed	Paid to Date	Prop. Payment Prop. Interest (i)	Total Proposed Payment	Remaining Balance
							Amount to Disburse	
	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago IL 60602	2100-000 ADMIN	100	2,258.21	0.00	2,258.21	2,258.21	16,945.09
	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago IL 60602	2200-000 ADMIN	100	33.25	0.00	33.25	33.25	16,911.84
	Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago IL 60602	3110-000 ADMIN	100	3,924.00	0.00	3,924.00	3,924.00	12,987.84
	Marina Treviso 507 Westwood Drive Wheaton IL 60187	3731-000 ADMIN	100	750.00	750.00	0.00	0.00	12,987.84

ADMINISTRATIVE TOTAL 6,965.46 750.00 6,215.46 6,215.46

00001	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355	7100-000 UNSEC	710	1,887.75	0.00	1,887.75 16.78 (i)	1,904.53	11,083.31
00002	American Express Centurion Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355	7100-000 UNSEC	710	2,535.89	0.00	2,535.89 22.54 (i)	2,558.43	8,524.88
00003	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland WA 98083	7100-000 UNSEC	710	499.80	0.00	499.80 4.44 (i)	504.24	8,020.64
00004	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk VA 23541	7100-000 UNSEC	710	714.71	0.00	714.71 6.35 (i)	721.06	7,299.58
00005	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland WA 98083	7100-000 UNSEC	710	486.41	0.00	486.41 4.32 (i)	490.73	6,808.85
00006	Comenity Capital BankPaypal Credit C O WEINSTEIN & RILEY, PS 2001 Western Ave Ste 400 Seattle WA 98121	7100-000 UNSEC	710	1,874.31	0.00	1,874.31 16.66 (i)	1,890.97	4,917.88
9999	Klein, Robert 511 W THORNWOOD DR SOUTH ELGIN IL 60177-3740	8200-002 SURPLUS	999	4,917.88	0.00	4,917.88	4,917.88	0.00

UNSECURED TOTAL 12,916.75 0.00 12,916.75 12,987.84  
 71.09 (i)

CASE TOTAL 19,882.21 750.00 19,132.21 19,203.30  
 71.09 (i)

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution. Interest was calculated from 04/28/17 through 02/28/18 at a rate of 1.06 % (annualized simple interest).

Exhibit D

Case No.: 17-13555

Case Name: Klein, Robert

Trustee Name: Elizabeth C Berg

Balance on Hand	\$19,203.30
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Elizabeth C. Berg, Trustee	\$ 2,258.21	\$ 0.00	\$ 2,258.21
Trustee, Expenses: Elizabeth C. Berg, Trustee	\$ 33.25	\$ 0.00	\$ 33.25
Attorney for Trustee, Fees: Baldi Berg, Ltd.	\$ 3,924.00	\$ 0.00	\$ 3,924.00
Other: Marina Treviso	\$ 750.00	\$ 750.00	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 6,215.46
Remaining Balance			\$ 12,987.84

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$7,998.87 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Capital One, N.A. c/o Becket and Lee	\$ 1,887.75	\$ 0.00	\$ 1,887.75
00002	American Express Centurion Bank c/o	\$ 2,535.89	\$ 0.00	\$ 2,535.89
00003	Citibank, N.A. c/o Quantum3 Group	\$ 499.80	\$ 0.00	\$ 499.80
00004	Synchrony Bank c/o PRA Receivables	\$ 714.71	\$ 0.00	\$ 714.71
00005	Citibank, N.A. c/o Quantum3 Group	\$ 486.41	\$ 0.00	\$ 486.41
00006	Comenity Capital BankPaypal Credit C	\$ 1,874.31	\$ 0.00	\$ 1,874.31
Total to be paid to timely general unsecured creditors				\$ 7,998.87
Remaining Balance				\$ 4,988.97

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 1.06% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$71.09. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest

The amount of surplus returned to the debtor after payment of all claims and interest is \$4,917.88.